

TOP 100 CONSOLIDATING LENDERS FOR 2009 AND 2008

(SEQUENCED FROM HIGH TO LOW ON \$ OF NEW GUARANTEES IN FY09)

LENDER NAME [# of LIDs] CITY	\$ OF NEW GUARANTEES		RANKINGS	
	FY09	FY08	FY09	FY08
NAVY FEDERAL CREDIT UNION MERRIFIELD	38.322	26.539	1	43
VSAC EDUCATION LOAN FINANCE PI WINOOSKI	23.196	106.941	2	21
US BANK ELT NORTHSTAR (GL) CINCINNATI	21.299	0.000	3	*
NEW JERSEY HIGHER EDUCA ASST TRENTON	13.239	6.563	4	73
US BANK NA ST PAUL	12.985	0.000	5	*
SUMMIT CREDIT UNION [2] MADISON	7.294	1.604	6	96
UNIVERSITY OF WISCONSIN CU MADISON	6.095	15.427	7	57
BELCO COMMUNITY CREDIT UNION HARRISBURG	2.735	0.600	8	*
FRANKLIN MINT FCU BROMALL	2.680	0.717	9	*
WYOMING STUDENT LOAN CORPOR. CHEYENNE	2.621	12.345	10	63
MICHIGAN STATE UNIVERSITY FCU EAST LANSING	2.611	1.378	11	99
DOW CHEMICAL EMPLOYEES' CU MIDLAND	2.348	2.605	12	91
MEMBERS 1ST FEDERAL CREDIT UN MECHANICSBURG	2.068	2.709	13	89
FULTON BANK [8] EAST PETERSBURG	1.905	17.882	14	53
WELLS FARGO EDUCATION SIOUX FALLS	1.830	278.980	15	7
EDUCATORS CREDIT UNION RACINE	1.800	1.607	16	95
SUNCOAST SCHOOLS FCU TAMPA	1.704	1.207	17	*
TEACHERS FCU FARMINGVILLE	1.680	1.356	18	100
SECU EMPLOYEES CU LINTHICUM HGTS	1.649	0.445	19	*
ALTRA FCU LA CROSSE	1.553	0.712	20	*

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		FY09	FY08	FY09	FY08
ANCHORBANK FSB MADISON	WI	1.506	3.476	21	86
MARINE CREDIT UNION FOND DU LAC	WI	1.302	0.770	22	*
PITTSBURGH NATIONAL CORP (PNC) [2] PITTSBURGH	PA	1.263	68.895	23	30
SB1 FEDERAL CREDIT UNION PHILADELPHIA	PA	1.247	0.076	24	*
OMEGA FCU PITTSBURGH	PA	1.242	0.605	25	*
PENN STATE FEDERAL CREDIT UNION BELLEFONTE	PA	1.180	0.627	26	*
TOBYHANNA ARMY DEPOT TOBYHANNA	PA	1.106	0.183	27	*
NET FCU SCRANTON	PA	1.047	0.438	28	*
COMMUNITY FIRST CREDIT UNION APPLETON	WI	1.043	0.929	29	*
PATRIOT FEDERAL CREDIT UNION CHAMBERSBURG	PA	0.997	0.488	30	*
WESTCONSIN CREDIT UNION MENOMONIE	WI	0.961	1.019	31	*
ERIE INSURANCE EXCHANGE CU ERIE	PA	0.953	0.297	32	*
BFG FEDERAL CREDIT UNION AKRON	OH	0.918	0.105	33	*
COMERICA BANK DETROIT	MI	0.859	16.056	34	56
UTAH STATE BOARD OF REGENTS SALT LAKE CITY	UT	0.841	27.004	35	42
PITTSBURGH CENTRAL FCU PITTSBURGH	PA	0.823	0.609	36	*
DELTA COMMUNITY CU ATLANTA	GA	0.809	0.235	37	*
AMERICO CU ERIE	PA	0.746	0.298	38	*
AMERICO CHOICE FCU MECHANICSBURG	PA	0.744	0.045	39	*
MEADVILLE AREA FCU MEADVILLE	PA	0.712	0.107	40	*

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ERIE FCU ERIE	0.704	0.574	41	*
KOHLER CREDIT UNION SHEBOYGAN	0.685	0.463	42	*
WACOPSE FCU WARREN	0.659	0.403	43	*
UNITUS COMMUNITY CU PORTLAND	0.656	0.057	44	*
G A P FCU JOHNSTOWN	0.655	0.129	45	*
TIMBERLAND FEDERAL CREDIT UNIK DUBOIS	0.649	0.270	46	*
ARIZONA FCU PHOENIX	0.647	0.337	47	*
ASCEND FEDERAL CREDIT UNION TULLAHOMA	0.635	0.273	48	*
LEHIGH VALLEY EDUCATORS CU ALLENTOWN	0.616	0.080	49	*
BELLCO FEDERAL CREDIT UNION WYOMISSING	0.602	0.091	50	*
ROYAL CREDIT UNION EAU CLAIRE	0.587	1.678	51	94
UNITEDONE CU MANITOWOC	0.574	0.485	52	*
WASHINGTON COMMUNITY FCU WASHINGTON	0.572	0.122	53	*
PENN EAST FCU SCRANTON	0.568	0.191	54	*
SCHUYLKILL COUNTY SCHOOLEMPI POTTSVILLE	0.565	0.180	55	*
WINGS FINANCIAL FCU APPLE VALLEY	0.521	0.321	56	*
FIRSTTRUST SAVINGS BANK CONSHOHOCKEN	0.505	9.987	57	68
CENTRA CREDIT UNION COLUMBUS	0.500	0.161	58	*
CAPITAL COMMUNICATIONS FEDER/ ALBANY	0.498	0.206	59	*
SUSQUEHANNA VALLEY FEDERAL C CAMP HILL	0.486	0.113	60	*

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		FY09	FY08	FY09	FY08
FIRST COMMONWEALTH F C U ALLENTOWN	PA	0.481	0.261	61	*
P & G MEHOOPANY EMPLOYEES FCU TUNKHANNOCK	PA	0.466	0.386	62	*
COVANTAGE CREDIT UNION ANTIGO	WI	0.460	0.252	63	*
PP&L G O L D CREDIT UNION ALLENTOWN	PA	0.426	0.024	64	*
WACHOVIA EDUCATION FINANCE INC. [2] SACRAMENTO	CA	0.423	155.469	65	15
TIMBERLAND FEDERAL CREDIT UNIK DUBOIS	PA	0.417	0.108	66	*
IOWA STUDENT LOAN LIQUIDITY CORP WEST DES MOINES	IA	0.415	77.290	67	28
AFFINITY PLUS CREDIT UNION ST PAUL	MN	0.414	0.530	68	*
LANCASTER RED ROSE CU LANCASTER	PA	0.410	0.030	69	*
NOTRE DAME CREDIT UNION NOTRE DAME	IN	0.389	0.442	70	*
M-C FEDERAL CREDIT UNION DANVILLE	PA	0.388	0.226	71	*
NEW CUMBERLAND FEDERAL CREDIT UNION NEW CUMBERLAND	PA	0.375	0.153	72	*
FREEDOM UNITED FCU ROCHESTER	PA	0.364	0.090	73	*
HORIZON FEDERAL CREDIT UNION WILLIAMSPORT	PA	0.363	0.154	74	*
KEMBA FINANCIAL CU GAHANNA	OH	0.360	0.275	75	*
HERITAGE VALLEY F C U YORK	PA	0.349	0.182	76	*
CACL FEDERAL CREDIT UNION POTTSVILLE	PA	0.345	0.000	77	*
KEYSTONE FCU WEST CHESTER	PA	0.339	0.470	78	*
ELI LILLY FEDERAL CREDIT UNION INDIANAPOLIS	IN	0.331	0.108	79	*
CO-OP CREDIT UNION BLACK RIVER FALLS	WI	0.331	0.181	80	*

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EMPOWER FEDERAL CREDIT UNION SYRACUSE	0.329	0.324	81	*
LOS ANGELES FIREMENS CU LOS ANGELES	0.324	0.024	82	*
USSCO JOHNSTOWN FED CREDIT UI JOHNSTOWN	0.317	0.222	83	*
VIRIVA COMMUNITY CREDIT UNION WARMINSTER	0.315	0.127	84	*
TRI-STATE FCU MIDLAND	0.312	0.063	85	*
CITY-COUNTY FCU BROOKLYN CENTER	0.307	0.184	86	*
JSTC EMPLOYEES FCU JOHNSTOWN	0.300	0.051	87	*
CITY & COUNTY CREDIT UNION ST PAUL	0.297	0.074	88	*
TOLEDO AREA COMMUNITY CU TOLEDO	0.297	0.156	89	*
UTILITIES EMPLOYEES CREDIT UNIC READING	0.292	0.112	90	*
PITTSBURGH POLICE FCU PITTSBURGH	0.281	0.000	91	*
EMORY ALLIANCE FCU DECATUR	0.280	0.128	92	*
MERHO FEDERAL CREDIT UNION JOHNSTOWN	0.277	0.109	93	*
SUN EAST FCU ASTON	0.276	0.486	94	*
STATE EMPLOYEES FCU ALBANY	0.270	0.158	95	*
BUFFALO METROPOLITAN FCU BUFFALO	0.265	0.258	96	*
FOCUS CU MENOMONEE FALLS	0.258	0.112	97	*
WEST BRANCH VALLEY CU WILLIAMSPORT	0.252	0.040	98	*
ULSTER FEDERAL CREDIT UNION KINGSTON	0.252	0.000	99	*
GEORGIA STUDENT FINANCE AUTHC TUCKER	0.249	1.117	100	*

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		FY09	FY08	FY09	FY08
SLM CORPORATION (SALLIE MAE) [2] RESTON	VA	0.079	774.652	*	1
CITIBANK, STUDENT LOAN CORP [3] PITTSFORD	NY	0.207	625.685	*	2
COLLEGEINVEST DENVER	CO	0.185	99.640	*	24
US BANK ELT ED LOANS INC ABERDEEN	SD	0.013	85.455	*	26
DEUTSCHE BANK ELT ACADEMIC LOAN GRO NEW YORK	NY	0.007	37.736	*	35
MT HIGHER ED STUD ASST CORP [2] HELENA	MT	0.080	34.734	*	37
RHODE ISLAND STUDENT LOAN AUTHORITY WARWICK	RI	0.143	33.541	*	38
CSLF/SUSIE MAE ROCKY HILL	CT	0.071	26.477	*	44
BANK OF NORTH DAKOTA BISMARCK	ND	0.032	15.361	*	58
BENEFICIAL BANK PHILADELPHIA	PA	0.063	12.388	*	62
ASSOCIATED BANK NA STEVENS POINT	WI	0.156	10.990	*	64

	FY09	FY08
TOP 10 AS A PERCENT OF NATION	59.583	52.359
TOP 25 AS A PERCENT OF NATION	71.323	79.559
TOP 50 AS A PERCENT OF NATION	80.569	94.120
TOP 75 AS A PERCENT OF NATION	85.833	98.274
TOP 100 AS A PERCENT OF NATION	89.233	99.315
TOTAL \$ OF THE NATION	218.966	7286.942

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NOTE: 70 PERCENT OF LENDERS IN THE FY08 TOP 100 ORIGINATED \$0 OF CONSOLIDATION LOANS IN FY09. THESE LENDERS WERE NOT LISTED AT THE END OF THIS REPORT.